

**Terms and Conditions of Year-round Offers 2026 (the "Promotion"):**

1. Unless otherwise specified, the promotion period is valid from 1 January to 31 December 2026 (both dates inclusive) (the "Promotion Period").
2. Unless otherwise specified, to be eligible for the Promotion, cardholders ("Cardholders") are required to settle payment with credit cards issued by Standard Chartered Bank (Hong Kong) Limited (the "Bank"), including Standard Chartered credit card and its co-branded card, MANHATTAN credit card and its co-branded card, and/or Standard Chartered Multi-Currency Mastercard Debit Card, if applicable ("Eligible Cards").
3. Unless otherwise specified, Cardholders settling payment with Standard Chartered UnionPay Dual Currency Platinum Credit Card and credit cards / debit cards issued by associated companies and/or affiliates of the Bank (local and overseas) (if applicable) are also eligible for the Promotion provided that the merchants' relevant shops accept them for payment.
4. Unless otherwise specified, the Promotion is only applicable to the outlets located in Hong Kong, designated website and/or mobile app of the respective merchants.
5. Unless otherwise specified, the Promotion irrespective of its form including but not limited to gifts, discounts or cash coupons, are not redeemable for cash, exchangeable or transferable, and cannot be used in conjunction with other promotional offers.
6. Unless otherwise specified, the Promotion is applicable to regular-priced items only and not applicable to fixed-priced, discounted, promotional, festive and designated items.
7. The Promotion, gifts or discount coupons are available on a first-come-first-served basis, while stock lasts. Any change of the Promotion will be subject to the availability at the time of patronage.

8. The Promotion may be subject to additional terms and conditions set out by the merchants, please contact respective merchants for details.
9. All photos and product information are for reference only.
10. The Promotion shall be terminated immediately upon closure of merchants or any of their outlets.
11. Cardholders understand and accept that the Bank is not the supplier of the products and/or services supplied by the merchants under or in connection with the offer(s). The Bank shall bear no liability relating to any aspect of these products and/or services, including without limitation, their quality, supply, or descriptions of products and/or services provided by the merchants, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the promotion of the offer(s) or in making available the offer(s) or the products and/or services under the Promotion, by the merchants, their respective employees, officers or agents.
12. Personal data of Cardholders may be collected by the merchants and the use of such personal data shall be subject to the personal information collection statement of the merchants. The Bank is not involved in any part of the collection process nor usage of such data, please contact the respective merchants for related details.
13. The Bank and the merchants reserve the right to alter, extend, or terminate the Promotion and amend these terms and conditions at any time. In case of disputes, the decision of the Bank and the merchants shall be final and binding.
14. In case of any disputes, Cardholders are required to present the relevant original transaction document(s), sales receipt(s) and credit card sales slip(s) (if applicable) for further investigation by the Bank.
15. If there is any inconsistency or conflict between the English and Chinese versions of these terms and conditions, the English version shall prevail.

**Additional Terms and Conditions for dining offer ("Dining Offer"), if applicable:**

16. Unless otherwise specified, Dining Offer is not applicable to take-away items, set menu, discounted dishes, private functions, banquets, catering services, happy hours, charge for tea and condiments, pre-meal snacks and 10% service charge.

17. Cardholders are required to show their Eligible Cards to the merchants' staff before ordering the promotional dishes. For details, please enquire with the merchants' staff.
18. Unless otherwise specified, Dining Offer is not valid on public holidays, eves of public holidays, festive days, eves of festive days or black-out days as designated by merchants. Please contact respective merchants for details.

**Additional Terms and Conditions for hotel accommodation offer ("Hotel Accommodation Offer"), if applicable:**

19. To be eligible for the Hotel Accommodation Offer, advance booking is required and offers are subject to room availability. Cardholders are required to present the Eligible Cards upon check-in.
20. Unless otherwise specified, Hotel Accommodation Offer is subject to the prevailing service charge and government tax, and are not applicable to function room, conference room or long-stay bookings.
21. Unless otherwise specified, Hotel Accommodation Offer is not valid on public holidays, eves of public holidays, festive days, eves of festive days or black-out days as designated by merchants. Please contact respective merchants for details.

**Additional Terms and Conditions of interest-free instalment offer ("Instalment Offer"), if applicable:**

22. To be eligible for the Instalment Offer, Cardholders are required to spend a designated amount on one single transaction at the merchants' outlets in Hong Kong. The Instalment Offer is applicable to the Eligible Cards issued by the Bank only, not applicable to Standard Chartered UnionPay Dual Currency Platinum Credit Card and credit cards/debit cards issued by associated companies and/or affiliates of the Bank (local and overseas), if applicable.
23. By participating in any of the Interest-free Instalment Program, Cardholders are deemed to have accepted and bound by the Terms and Conditions of "Credit Card Instalment Program Cardholder Agreement / Credit Card Instalment Plan" as may be posted on the Bank's website at <https://av.sc.com/hk/content/docs/hk-tnc-credit-card-instalment-plan-en.pdf> from time to time.

24. The Instalment Offer may be applicable only to selected items and the instalments term may vary, depending on the items and merchants. For further details of the Instalment Offer, please contact respective merchants.
25. The Instalment Offer must be applied through the merchants at the time of purchase. Application for the Instalment Offer via the Bank after the purchase is made will not be accepted. Please contact the merchants for details.

**To borrow or not to borrow? Borrow only if you can repay!**

Issued by Standard Chartered Bank (Hong Kong) Limited

**2026 全年優惠之條款及細則(「此推廣計劃」):**

1. 除特別註明外，優惠期由 2026 年 1 月 1 日至 12 月 31 日(包括首尾兩日) (「推廣期」)。
2. 除特別註明外，客戶(「客戶」)須以渣打銀行(香港)有限公司(「本行」)發行之信用卡，包括渣打信用卡及其聯營卡、MANHATTAN 信用卡及其聯營卡、及/或渣打多貨幣萬事達卡扣賬卡(「合資格信用卡」)簽賬，方可享此推廣計劃。
3. 除特別註明外，渣打銀聯雙幣白金信用卡及本行之關聯企業及/或子公司(本地及海外)發行之信用卡/扣賬卡 (如適用)之客戶只可於接受該卡簽賬之商戶享此推廣計劃。
4. 除特別註明外，此推廣計劃只適用於有關商戶之香港分店、指定網站及/或流動應用程式。
5. 除特別註明外，此推廣計劃包括但不只限於贈/禮品、折扣或現金禮券，不能轉讓或兌換現金或其他產品、亦不可與其他優惠同時使用。
6. 除特別註明外，此推廣計劃只適用於正價貨品，而不適用於公價、特價、推廣、節慶及指定貨品。
7. 此推廣計劃、贈/禮品或優惠券須視乎供應情況而定，先到先得，送/售完即止。如有任何更改，將以惠顧時之優惠詳情為準。
8. 個別優惠附有額外條款及細則，詳情請向有關商戶查詢。
9. 所有相片及產品資料只供參考。
10. 如參與商戶或其分店停止營業，有關優惠將會終止。
11. 客戶明白及接納所有商戶提供的有關此推廣計劃的產品及/或服務並非由本行所提供。因此，有關商戶、其員工、其人員及其供應商於推廣計劃提供的各項產品/服務的各方面，包括但不只限於商戶所提供的產品及/或其服務的質素、供應

量、產品及/或其服務說明、任何虛假的交易說明、虛假陳述、錯誤聲明、遺漏、未經授權的陳述、與此推廣相關或就提供此推廣下的產品及/或服務的不公平貿易慣例或行為，本行均毋須負上任何責任。

12. 商戶或許會收集客戶之個人資料，其個人資料之用途將受商戶之個人資料收集聲明約束。本行並不牽涉該任何個人資料之收集及使用，詳情請聯絡商戶。
13. 本行及商戶保留隨時更改、延長或終止優惠，以及修訂條款及細則之權利。如對有關此推廣計劃的條款及細則有任何爭議，本行及商戶將保留最終決定權。
14. 如有任何爭議，客戶必須提供有關之文件之正本、交易單據及信用卡簽賬存根正本(如適用)以便本行作進一步調查。
15. 如中英文條款有所差異，一概以英文版本為準。

**飲食優惠之額外條款及細則(「飲食優惠」)，如適用:**

16. 除特別註明外，飲食優惠不適用於外賣、套餐、特價菜式、私人派對、宴會酒席、到會服務、歡樂時光時段、茶芥及加一服務費。
17. 客戶須於落單前向店員出示合資格信用卡，詳情請向店內職員查詢。
18. 除特別註明外，飲食優惠不適用於公眾假期、公眾假期前夕、節日、節日前夕及指定日期，詳情請向有關商戶查詢。

**酒店住宿優惠之額外條款及細則(「酒店住宿優惠」)，如適用:**

19. 享用酒店住宿優惠必須預訂，並須視乎酒店入住情況而定。於登記入住時，請先出示合資格信用卡。
20. 除特別註明外，酒店住宿優惠不包括當時適用之服務費及政府稅；亦不適用於租用宴會廳、會議室及長期租賃。
21. 除特別註明外，酒店住宿優惠不適用於公眾假期、公眾假期前夕、節日、節日前夕及指定日期，詳情請向有關商戶查詢。

**免息分期計劃之額外條款及細則(「免息分期計劃」)，如適用:**

- 22.** 客戶須於商戶於香港之分店單一簽賬滿指定金額，方可享有免息分期計劃。免息分期計劃只適用於合資格信用卡，不適用於渣打銀聯雙幣白金信用卡及本行之關聯企業及/或子公司(本地及海外)發行之信用卡/扣賬卡(如適用)。
- 23.** 客戶凡參與任何「分期付款計劃」，即視作已接受載於本行網站 <https://av.sc.com/hk/zh/content/docs/hk-tnc-credit-card-installment-plan-zh.pdf> 的「信用卡分期付款計劃持卡人協議」之條款及細則。
- 24.** 免息分期計劃只適用於指定產品/服務，分期計劃之條款或會就不同產品/服務及商戶有所更改。免息分期計劃之詳情，請向有關商戶查詢。
- 25.** 免息分期計劃必須於結賬時透過商戶申請，恕不接受於結賬後經本行申請。詳情請聯絡商戶及透過商戶申請。

**借定唔借？還得到先好借！**

由渣打銀行(香港)有限公司刊發